

## Flight

Financial Literacy Information for Graduate/Professional Health Students of Today  
Take **FLIGHT**.



### ATTENTION- December Graduation and Exit Student Loan Counseling

The timely repayment of your student loans is important to maintaining a good credit history, especially if you wish to consider applying for future consumer or student loans. Therefore, it is important to know who owns your loan, when your payments are due, how to make a payment, and your total amount of indebtedness. Federal regulations require that all students who have borrowed from the federal loan programs receive exit loan counseling. **Exit loan counseling** provides details regarding a borrower's rights and responsibilities for student loan repayment, deferment options, and loan consolidation benefits.

If you are scheduled to graduate on December 11, 2015, have ACCEPTED Federal Student Loans, and applied the funds toward the cost of tuition, **you are required to have exit loan counseling before you graduate**. You can complete exit counseling online at [www.studentloans.gov](http://www.studentloans.gov).

If this requirement is NOT completed a hold will be placed on your account. If you need further assistance, please contact Janice Maddox at [jmaddox9@uthsc.edu](mailto:jmaddox9@uthsc.edu) or 901-448-7703



### Financial Aid - Spring 2016 Disbursements

Spring 2016 financial aid disbursement begins the first week of classes for the start of a new semester. All accepted financial aid is posted to your UTHSC Student Banner Account.

Please submit an Additional Funds Request Form, if you are utilizing your Graduate Plus Loan for additional funds.  
<http://www.uthsc.edu/finaid/forms.php>

All ARHEC - Arkansas Forgivable Loan Funds will be disbursed Spring 2016.

**Refunds will be made available on or just before the start of your first class as listed on Banner Self-Service**. Please note that it can take a few days for a financial institution to make these funds available to the student.

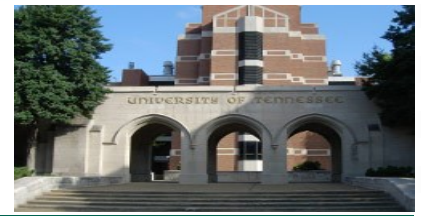
If you have questions and concerns, please contact your college financial aid counselor.  
<http://www.uthsc.edu/finaid/flight/staff.php>



### 7 Smart Ways to Budget for Holiday Gifts

The average holiday shopper will spend \$737.95 on gifts, decor, greeting cards and other holiday items this year, according to the latest data from the National Retail Federation.

If you're worried about having enough saved up for the holidays, use these seven tips to budget for holiday gifts:  
<http://money.usnews.com/money/blogs/my-money/2013/10/30/7-smart-ways-to-budget-for-holiday-gifts>



## SCHOLARSHIPS, AWARDS & FELLOWSHIPS

**The NIH-funded Diabetes Research Centers -( February 1, 2016)** invite applications for the Medical Student Research Program in Diabetes and Obesity for the summer of 2015. This program is sponsored by the National Institutes of Health through the NIDDK and allows medical students to conduct research under the direction of an established scientist in the areas of diabetes, hormone action, physiology, islet cell biology, clinical investigation or obesity at an institution with one of the NIDDK-funded Diabetes Research Centers during the summer between the first and second year or second and third year of medical school. Prior research experience is not required. The program provides a stipend. The application deadline is 11:59 pm (CST) February 1, 2016. Please see our website for more information about the program and for an application.

<http://medicalstudentdiabetesresearch.org/>

**The DOCS Community Health Leadership Conference --(January 29-31, 2016) --** is an annual event for medical students held by the University of Miami Miller School of Medicine Department of Community Service (DOCS) with the goals of **improving student involvement, health outreach, and community service**. Student leaders from medical schools across the country gather to discuss common challenges that student organizations face in planning and implementing community health projects. Attendees will have the opportunity to represent a service organization from their home institution, share strategies and ideas for community involvement, and get hands-on medical experience at UM's biggest health fair of the year in the Florida Keys.

For more information and to apply, visit: [http://umdocs.mededu.miami.edu/?page\\_id=81](http://umdocs.mededu.miami.edu/?page_id=81)  
Questions? [umdocschlc@gmail.com](mailto:umdocschlc@gmail.com)

**Buckfire & Buckfire, P.C.** (<http://www.buckfirelaw.com>) offers a \$2,000.00 scholarship available to medical students who currently are attending an accredited medical school within the United States. Applicants must be a member of an ethnic, racial or other minority or demonstrates commitment to issues of diversity within their community. **The deadline for submitting an application is April 1, 2016.** Apply at: <http://www.buckfirelaw.com/library/medical-school-diversity-scholarship-2016.cfm>

**The Pisacano Leadership Foundation** is pleased to announce that the application for the 2016 Pisacano Scholars Leadership program is now available online at [www.pisacano.org](http://www.pisacano.org) <<http://www.pisacano.org>>. The Pisacano Scholars Leadership program is designed to provide educational programs, leadership training, and funding to reimburse a portion of medical-school-related debt. Scholarships will be awarded to outstanding medical students for a four-year period. Students who have made a commitment to the field of family medicine and who will enter their fourth year in medical school in the fall of 2016 may apply. The PLF will award scholarships with a maximum value of \$28,000 each for the 2016-2017 academic year.

Applications must be received by March 1, 2016 to be considered.

**Location:**

910 Madison Ave. Suite 105 Memphis, TN 38163  
(901) 448-7703 (O)  
(901) 448-7700 (F)

[flight@uthsc.edu](mailto:flight@uthsc.edu)

**Hours:**

Monday - Friday  
8:00 a.m. - 5:00 p.m.